

The Times-Dispatch

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THURSDAY, FEBRUARY 20, 1913.

THE STATE TAX REFORM CONFERENCE.

Tax reform is the paramount issue in Virginia. The press and the people bear unanimous testimony to the fact. In singling out this issue as that in most urgent need of solution now, the directors of the Richmond Chamber of Commerce recognize a condition which legislative inaction and indifference has so aggravated that a remedy must be applied and applied at once. Our present tax system menaces the rights and the property of both individuals and corporations; it has reared a formidable obstacle across the path of social, industrial and commercial progress. The vigorous enforcement of the tax laws has brought the defects of the system into the fullest public notice; the investigations of grand juries have revealed a widespread condition both of evasion of taxes and of underassessment of taxable property, as well as of unjust taxation.

To the directors of the Chamber of Commerce the entire State is indebted for their far-sighted and wise course in voting to call a State tax conference, to be held in Richmond within the next few months, to be composed of delegates from every business organization in Virginia; its purpose being to draft a tax reform measure embodying the demands of the business interests of the State. A tentative outline of proposed tax reforms is to be presented at the meeting by a committee of the chamber.

The benefit to be derived by business from an equitable reconstruction of our tax system is immense; there is an equally heavy burden to be lifted. Thomas B. McAdams, ex-president of the State Bankers' Association, declared at the meeting of the directors of the Chamber of Commerce that recent tax investigation and enforcement of the present tax laws has caused the withdrawal of more than \$2,000,000 from Richmond banks, much of it never to be redeposited. If the agitation had been longer and more intense, it is his opinion that many banks in the State would have been forced out of business. President O. H. Fuston, of the Real Estate Exchange, declared on the same occasion that our system of double taxation of mortgages is working against the homebuilder as well as outside capital seeking investment in Virginia. The special grand jury of the Hustings Court of Richmond found that the strict enforcement of the laws relating to "capital in business" would practically ruin a great proportion of business throughout the State. The present tax on money on deposit prevents poor people from saving and safeguarding their earnings which, when banked, eventually return into commercial channels. The tax works against that condition of thrift which is so helpful to business. It is obvious that the people as well as the business interests themselves would benefit greatly if the reforms desired by business could be secured.

The sole suggestion which The Times-Dispatch makes to the Chamber of Commerce at this time is that it widen the scope of the membership of the proposed conference so as to include official representatives of the various cities and counties in the State. Why not call upon the mayors of the cities and the boards of supervisors of the counties to send delegates to the convention? Why not extend the privilege of membership to representatives of all classes? Why not make an especial effort to get the views of the great agricultural population of the State? Let all classes of taxpayers and property holders have an equal voice in discussing an issue which is universal in its application.

The value of such a tax conference would be two-fold: (a) It would inform public sentiment. (b) It would crystallize into expression representative opinion that would have great weight with the members of the next General Assembly in their attitude toward tax reform legislation. Let a great representative body of citizens meet and formulate their demands, asking for specific remedies, so that there can be no excuse for inaction on the part of those who shape the laws only through which tax reform can be secured. The Chamber of Commerce has put into motion a plan which, if vigorously and broadly executed, will hasten the day of equitable taxation in Virginia. Tax reform is an end difficult of achievement. It is an intricate problem that must be worked out gradually. In its solution it is imperative that all the forces seeking relief shall unite to focus their demands upon clear, definite and practical remedies.

WOMAN'S CLUB WILL HELP.

The Richmond Woman's Club is to be congratulated on its decision to use its powerful moral influence for the betterment of the community. In concrete form, this new movement will take the shape of a committee to be appointed by the president to cooperate with any big movements in the city and State. This committee will be the instrument through which the club can have a share in helping social, moral and intellectual conditions in Richmond. The members will stand ready to do personal and active work for the public welfare and the uplift of the community.

In this wise and enlightened desire to participate in the real life of the city, the Richmond Woman's Club is sharing the impetus to vital service that has made so many similar clubs devote themselves to practical problems as well as to the gentler forms of culture. It is a fine manifestation of the ancient hunger of mothers and wives to make the world a sweeter and finer place to live in. It is a sign of that real woman's movement which is one of the supremely encouraging things in our time.

The Richmond Woman's Club has fulfilled and still fulfills an admirable purpose in cultivating the arts and literature, and extending the benefits of study and culture among the members. To help women supplement their education by lectures, study classes, recitals and pleasant gatherings is a very fine form of university extension. This spreads the love of truth and beauty through many lives. Certainly, this is the chief aim of the club and a duty that calls for performance.

But no one can fail to realize how great a power for good will be exerted by an organization comprising some 200 of the best and strongest women in Richmond. The city needs this force, and the women need the knowledge and inspiration that will come from sharing in big movements. Their culture will mean more when touched by world emotions. The Times-Dispatch is very glad to learn of this new force added to the slowly growing, yet ultimately irresistible, powers that are working for a better Richmond.

THE JUNKET TO THE JUNK FILE.

"We can hardly imagine a more 'nervy' action than the effort of a number of the members of the Richmond City Democratic Executive Committee to vote themselves, out of the committee treasury, the necessary funds for a junketing trip to the inauguration on March 4," avows the Fredericksburg Star. "For pure and unadulterated effrontery, commend us to these patriotic Democrats. Of course, the Democratic candidates who put up their entrance fees in Richmond, in much larger amounts than were necessary for actual expense, and the people generally who placed money in the hands of the committee, would doubtless be delighted to feel that they were hosts to the committee during the inauguration festivities." Moreover, the Fredericksburg critic declares that it would doubtless "rejoice" one of those candidates who put up his money with the committee and then went down to defeat to stroll into the luxurious hotels of the capital and find one of these committeemen enjoying himself. "It would surely do his heart good, after spending 50 cents for a modest meal, to watch his dollars go down the throats of the junketers in the shape of creamed mushrooms, mallow duck and white seal."

Let the Democrats of Richmond consider the comment of the same newspaper upon what certain Democratic functionaries here are thinking of doing: "All of which is very well, but unfortunately for the committeemen, who are either too poor or too penurious to pay their own expenses, there is a certain public sentiment which expresses itself very emphatically when these kind of things are attempted, and which, with the aid of a number of the committee itself, will effectively, we believe, put a damper on this nice little plan to spend the money lost in the Democratic party on themselves. The fund is a trust fund, of which the committeemen are trustees. They hold it for the benefit of the 'cestral party,' which is the party, and they have no more the least right to spend that money on themselves than any other trustee has to spend the money held by him as such."

The Democrats of Richmond should know how to prevent this scandal. If the sixteen members of the City Democratic Committee are just bound to go, and yet are determined not to pay their own expenses, why cannot their followers get up a tag day for their benefit or give an exorbitant supper, the proceeds of which would be devoted to a free trip for the would-be junketers? Why should the money of the Democratic party be used for such a purpose? Why should the Democrats buy tickets to Washington, when in such cases the hat is usually passed around to everybody?

BANKING REFORM AND THE SPECIAL SESSION.

Two distinct forms of opinion are becoming evident relative to the program to be followed in the approaching special session of Congress. The more conservative Democratic members of the House and Senate believe that the work of the special session should be absolutely confined to a reduction in the tariff. No other important questions, in their opinion, should be brought forward. On the other hand, the more progressive Senators and Representatives are strong in the belief that other pressing matters should be considered at the special session. Among the subjects most frequently mentioned by this group of Congressmen as requiring immediate legislative action are banking and currency reform, agricultural credit facilities, the Philippines, antitrust legislation and physical valuation of railroads.

In this connection, it is becoming more and more apparent that our banking laws rank second to tariff legislation in the need for immediate action. If political considerations are eliminated banking reform would even take precedence of tariff revision. An educational movement which has been country-wide is just coming to a head, and public attention is now focused upon the necessity for banking reforms. The Aldrich proposal is dead and practically forgotten. The Glass subcommittee has met with the cooperation and support of business men and bankers, and any legislation which it may recommend will undoubtedly meet with a favorable reception and will result in crystallizing public opinion upon the best methods of reform obtainable under present political conditions.

Recent events in business and banking have also impressed financiers, merchants and manufacturers with the danger which is involved in a further delay. A number of bankers have stated within the past few months that they were placed under almost as great a strain by the crop movement and trade revival of the present year as they experienced in the panic of 1907. Merchants and manufacturers also realize that their undertakings have been injuriously affected by their inability to secure credit because of our defective and antiquated laws. If the present expansion of trade and industry continues and the agricultural output is as large this year as last, no one can foretell what may happen. Our prosperity may be our destruction.

Considerations of political expediency are not primarily the grounds upon which to urge the necessity for legislation upon financial or other matters, but it is undoubtedly true that no greater political disaster could befall the incoming administration than a financial breakdown or a panic. For this practical political reason, therefore, the Democratic leaders should take precautions to prevent the possibility of any such catastrophe occurring because of our antiquated banking system. Moreover, from the standpoint of legislative procedure, banking legislation would not interfere with the consideration of the tariff. A bill could be considered by the House while the Senate was discussing the new tariff legislation, and, likewise, the Senate could take action upon this important matter while awaiting the tariff legislation which, by constitutional provision, must have its origin in the popular branch of Congress. There is every reason for, and none against, the enactment of remedial banking legislation by the forthcoming special session.

A YEAR OF MARITIME DISASTER.

Not since the business of insuring ships against loss or damage began almost two and one-half centuries ago have the payments of Lloyd's and the marine insurance companies in settlement of claims been so heavy as they were in 1912.

There was a total of 6,031 casualties to vessels of 500 tons gross and upwards. The estimated money loss occasioned by the more important of the disasters was \$33,422,539.

Insurance rates have been increased greatly as a consequence of these facts, although the increase does not mean that travelers accept additional risks when they go to sea.

Life is safer on the Atlantic in 1913 than it ever was before, it is declared. The Titanic disaster impelled sterner designers to provide better bulkheads, caused owners of ocean liners to supply more small boats and brought about the laws requiring good wireless apparatus with two wireless operators.

THE REAL COST OF BAD ROADS.

Farmers throughout Virginia in a general way are learning the loss that bad roads entail and the gain that good roads produce, yet it is probable that in comparatively few cases has the actual loss the farmer sustains through bad roads been reduced to cold figures. Arguments backed by generalities alone lose much of their forcefulness, and so it is helpful to have at hand figures which show just what it cost the farmers of one locality in one year because the roads from them to market were in poor condition.

The locality referred to is the trade district of Minneapolis, while the figures are based on a farmers' census, as is stated in a report issued lately by the highways committee of the City and Commerce Association of Minneapolis. The figures used were supplied by the farmers themselves. Account is taken of the loss of time due to extra trips made necessary by smaller loads and of slower progress, the total being \$296,300 for 1911. The loss because of inability to reach the market when prices were most favorable and because of injury to teams and wagons is put at \$221,000, which is said to be "far understated." There were other losses, the whole aggregating \$608,000.

The trade district of Minneapolis is 750 square miles. From the figures furnished by the farmers it is estimated that each lost \$150 in 1911 because of bad roads, or \$170 for each acre farmed or 1-1/2 per cent of his total investment.

What the farmers of that district lost in 1911 through bad roads would have bought "all the corn produced in the district, or all the wheat, or the oat crop twice over." Moreover, "it would replace the farm implements owned in the district every three years, the horses every four years and the other domestic animals combined every six months."

What is true of that district is relatively true of every section cursed with bad roads.

Soon they'll no longer call him Woodrow Wilson, but Does-row Wilson.

It is a good thing the earth isn't a cube, with eight corners to be discovered.

Nowhere is there dust like Richmond's and nowhere is there more dust.

Woodrow Wilson, on his way up Pennsylvania Avenue, will have to pass seventy bars, and he will do it without regret, but there have been Presidents who have had an almost irresistible longing to drop out for just one.

The Columbus Enquirer-Sun thinks that on \$500 per month of retirement pay General Sickles ought to be "able to make tongue and buckle meet," but the Columbia State wisely declares "but it's not so much tongue and buckle he needs to make meet as wife and housekeeper."

On the Spur of the Moment

By Roy K. Moulton

Wedding at Hickeyville.

(From the Hickeyville Clarion.)
Polite society turned out en masse last Thursday evening at the home of Deacon Stubbs to attend the marriage of his daughter, Mrs. Anastasia Stubbs Perkins Penbody Tringle Potthorn, to Mr. Ezra Hand, our popular village constable, also notary public with seal, lawn mowers sharpened, signs painted, real estate and conveyancing and calling cards wrote with neatness and dispatch. The bride was given away by her father, who was not very nervous as he had given her away four times before, but she came back every time. Mendel & Sons wedding march was played by Miss Pansy Tibbels, who presided at the piano, and the fatal words were spoken by Rev. Hanks, of the Hardshell Church. The Rev. made the service very short as the fee was only a \$2 bill. The bride wore the family jewels and carried a bouquet of Bride's roses and didn't catch cold.

The presents were numerous and costly, consisting of forty-seven little gold mantel clocks and 175 glass pickle bowls. Little Lottie Bibbins acted as ring bearer and the entire Ladies' Aid acted as tale-bearers. The happy couple left the house for the railroad depot amid a shower of rice and old shoes, during which the bride received an abrasion behind the left ear and the groom was struck five times on the nose. Mrs. Hand is one of our most successful mid-winter brides and her husband is one of our astute business men. Both were wished many happy returns of the day. Extensive refreshments consisting of red and pink peppermint wafers were served. Ye editor and wife were not among those invited. After the honeymoon the couple will probably reside with the bride's father if they reside at all.

Personal.

Amateur—The only sure way of getting an article accepted by a magazine is to buy the majority of stock in the magazine and appoint an editor who is a personal friend. Then if your story isn't any good, it will probably be printed. If it is a good one, it will be returned with thanks.

Lucie—The handsomest man in the United States is in Kismet Hotel, the veranda for the Chicago Record-Herald, but he is married, and is so respectable that he lives in Evanston.

Bank—It might help you some if you would keep regular habits. Try and get to bed by 1 o'clock every morning. That's our system.

Students—We don't know who Say-ogorale was. He never played the village square which reached this city, so far as we know, maybe he was on the Orpheum or the Keith & Proctor time.

According to Uncle Abner.

It doesn't make a particle of difference how much money a fellow has got as long as he has plenty of it. A man doesn't have to live to be more than 70 years old to find that out.

I never saw a slide trombone player who didn't look as if though he was laboring under a secret sorrow, and this is also true of the people who listen to him.

One other thing that nobody ever saw was a bashful life insurance agent.

A book agent will take almost anything but his departure.

Best things to stay out of that it has ever been my pleasure to mention.

Had Peters been rather unfortunate regarding his sons. One of them contributed jokes to the comic magazines and the other one is always writing home a letter.

They are inventing a machine to photograph thoughts, but it is doubtful if they can ever devise one speedy enough to take down Mr. LaFollette's thoughts concerning it.

Miss Lottie Bibbins made some pancakes by a cooking school recipe the other day and her old man has used them to build over some rat holes down to his feed bin.

People around these parts are carrying their butter and eggs down town every night before the bank closes and putting them in the safety deposit vault.

Uncle Ezra Harkins says everything is going to be a whole lot dearer this year, but Elmer Jones says Uncle Ezra is a liar, because Miss Amy Pringle, the village milliner, couldn't be dearer than she is now.

Voice of the People

Reconstrut Railroad and Rates on Ground Limestone.

To the Editor of The Times-Dispatch:—Sir,—On September 1, 1911, the representatives of the railroads of Virginia, of the Virginia State Farmers' Union, certain State officials and some business men met in Richmond in response to the invitation of Governor Mann to consider the transportation rates on ground limestone, and to secure a reduction thereon. Governor Mann presided at the conference.

The rates then in force were prohibitive, worked a hardship on the farmer, and were made in the interest of the limeburners of the State. It was urged on behalf of the farmers that a rate of one-half a cent a ton per mile for carload lots in bulk, with certain minimum charges prescribed, should be made applicable to interstate shipments of ground limestone in Virginia. This rate limestone is being sold at 60 cents a ton in bulk and at 75 cents a ton in carload lots.

After much discussion it was agreed

Abe Martin

SPECIAL RATES
WASHINGTON
WILSON
INHAURATION

One good thing about the high cost of living—there hasn't as many folks drooping dead after a party's meal. When the postman rings the bell these days you don't know whether you're going to get a nice long letter from a friend or a sack full of parsnips from a relative.

at this meeting that a rate approximating that of Illinois, promulgated by the Warehouse and Corporation Commission of that State, should be issued for Virginia.

The Norfolk and Western, Chesapeake and Ohio, Virginian, Richmond, Fredericksburg and Potomac, Carolina, Clinchfield and Ohio, and Washington and Old Dominion with reasonable promptness lived up to their agreement, but the other roads, with a unanimity which would have done credit to old-day "gentlemen agreements" as then known in railroad circles, promptly broke or denied their obligations and refused to satisfactorily reduce the rate.

I have before me a pamphlet issued by the Southern Railway and its subordinate lines entitled "The Use of Lime for Soil Improvement," to which is appended the signature of President Finley.

Were proof required that lime is necessary as a soil improver in Virginia this pamphlet would be, at least to the railroads, conclusive. Excerpts from reports of experiment stations of Virginia, Maryland, North Carolina, South Carolina, Georgia, Florida, Kentucky, Tennessee, Pennsylvania, Rhode Island, Ohio, Indiana and Illinois exploit over seven pages the great benefit of lime to the farmer in the rehabilitation of his soil. The relative merits of burned lime and ground limestone are judged with an impartiality quite natural to a carrier that is assured of rich freight rates no matter which kind of lime is used, and we must content ourselves with an answer to the question by its enthusiastic author quite worthy of the public oracle, that the weight of opinion seems to be largely in favor of its use in the form in which it may be gotten cheaply in any locality.

The cheapest form in which lime is to be had is that of ground limestone, and the most important factor in securing cheap lime for our farmers is cheap transportation therefor.

Upon this vital factor in the problem of cheap lime the pamphlet is silent. Mr. Finley, the orator and would-be philanthropist, finds in his alter-ego, Mr. Finley, the railroad president, an insuperable obstacle to the relief of the necessities of the Virginia farmer.

It is quite likely that the railroads will point to their heavy expenses and their fixed charges as a reason why ground limestone cannot be moved by them at a profit at the Illinois rate. Few laymen understand the theory of freight rates. According to a leading authority "briefly the theory is that railway charges are fundamentally like taxes. All experience shows that railway rates are based, not on the cost of furnishing the service, but on the demand for it. The demand is that of the farmer, and the purchasing power of the passengers and shippers forces itself on every railway manager, and it supplies a striking illustration of the indestructible link between ethics and economics."

So many factors enter into the ability of Southern railways to earn dividends upon their usually heavily watered stock or over-bonded systems, that they are not likely to be affected by true economic or ethical considerations. The close sight of the future in the financial exigencies of the present.

The theory that the rates should be governed "by what the traffic will bear" has been invoked to a point in the case of ground limestone, where the traffic fails to move at all. The differences in the rates charged by railroads for the transportation of coal, ore or of silk, are not based upon the relative cost of the transportation of these articles to the general expense and maintenance of the road, or the risk of transportation, but are based upon the fact that the cheap goods will only move at a low rate while the higher class goods can bear the burden of a higher rate and still contribute to traffic.

The Southern Railway occupies a strategic position in the transportation of lime from the Valley of Virginia, and might to local points where there is no competition create a monopoly, or arbitrary ruling, as in the case of the city of Danville, but for the interposition under the constitution of the

regulating effect of our State Corporation Commission.

The agricultural resources of Virginia, and those of her Southern sisters, are magnificent, but latent and undeveloped. Transportation companies could render these resources available. Men who have a vision and not mere date makers and dividend gatherers, should head them. The increasing prosperity of a country through the development of its agricultural resources means to the railways increased traffic and carriages. This exclusive vision requires more than that of a mere operator; it requires an empire builder, such as abounds in the West, but from the lack of which the South has sadly suffered.

The true policy of a railway is to move the freight, provided this may be done without loss, and in calculating the profit the question of the development of the country through which it passes, and the incidental benefit to the railway should enter as a potent factor in establishing "what the traffic will bear."

Transportation companies hold and exercise franchises received from the State, and the day when the duties to the State incident to the franchises could be neglected, and the people deflected, has passed with the advance of progressive statesmanship.

The Virginia State Farmers' Institute in all fairness offers thanks and congratulations to those roads who, in this crisis, have kept faith for their patriotic conception of their duty to the State and to the people.

The farmers of Virginia are determined upon cheap limestone, and in the exercise of their rights, and good sense and good policy alike require that their needs should be relieved, and their rights should be respected and enforced.

WESTMORELAND DAVIS,
President Virginia State Farmers' Institute.

Equal Rights on the Public Highway.

To the Editor of The Times-Dispatch:

Sir,—I would call the attention of our next Legislature to two proposed solutions of the automobile problem as it affects the country people. One is to require automobile drivers to construct and maintain their own highways. On the condition that any proposed separate line be located a safe distance from those now constructed and maintained by the general public. I doubt not that some would concede gratuitously the requisite land belts, and that many, for reasonable charges, would surrender to auto organizations the right of way through their premises. Conditioned, of course, that such highways be so located as to safeguard themselves and families in the use of the roads now practically usurped by thoughtless auto drivers.

Another arrangement which an enactment should confer on our county authorities to make and enforce is that the use of our public roads by the rubber wheelers be restricted to certain days. It would be a most liberal demand that the drivers of the machine be forbidden the use of our highways on Wednesdays and Sundays, in order that our old people, cripples, women and children without escorts, etc., may go to the post-office, to the store, to church and Sunday school, visit the sick, etc., without the present danger to neck and limb.

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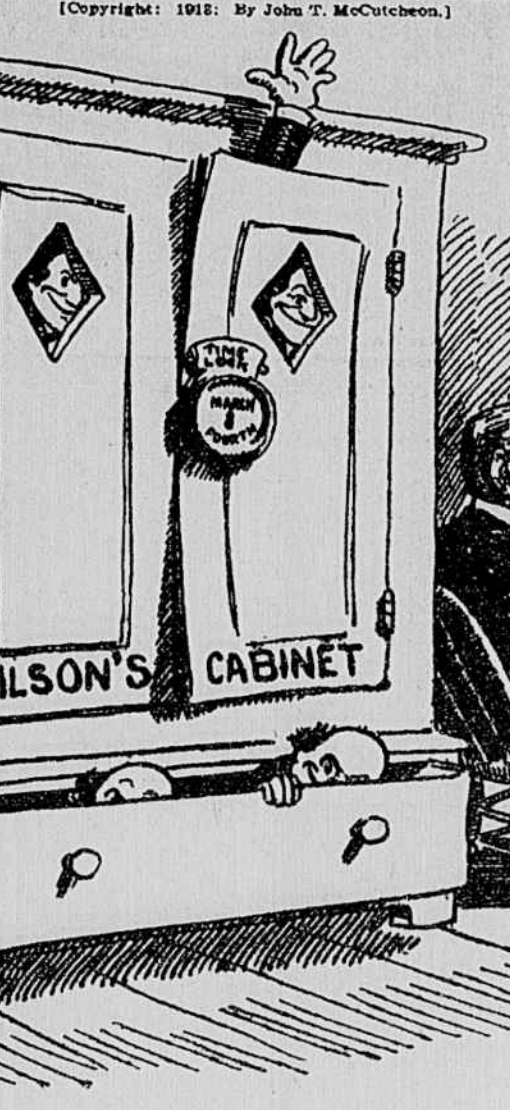
Each party properly has the right to throw safeguards around its methods of selecting candidates, and these methods would be rendered absurd were the party's councils thrown open to persons of all manner of political persuasion. However, great a hardship primary restrictions may seem in some cases, they are absolutely essential to the welfare and perpetuity of a party's principles and activities.—Roanoke World.

Telephone e
MADISON 806
and ask
CHAMBER
OF
COMMERCE

ALL WE CAN SEE IS W. J. B.

By John T. McCutcheon.

(Copyright, 1913, By John T. McCutcheon.)



Views of the Virginia Editors

Many Thanks.

Richmond has made wondrous progress within the last few years, but its leading newspaper, The Times-Dispatch, has kept well in the lead of the progressive movement. It has created what is perhaps the largest and best equipped newspaper skyscraper in the South and has equipped it with a complete outfit of new machinery. It now announces that it will soon add new features to its already extensive news service and will endeavor to become the equal of any daily newspaper in Southern territory. The Times-Dispatch is a part of Richmond and is a vital factor in the marvelous development of that growing city.—Newport News Times-Herald.

The Primary.

In some quarters an effort is being made to have the Democratic party of Virginia throw open its primaries in local and State matters to any and all members of other parties who may agree to support in the ensuing election candidates whom the primary may endorse.

This plan is urged specially in behalf of citizens who wish to endorse the Republican, Progressive or some other ticket nationally but are anxious and willing to stand by Democracy in State, city and county contests.

When an individual, useful and active in his community, felt that for the good of his country he ought to cast his ballot for Taft or Roosevelt, it looks hard that he should be excluded from a Democratic primary, especially when that primary is equivalent to election.

It should be borne in mind, however, that a primary cannot make exceptions. If the bars are thrown down for one man who voted for Taft or Roosevelt, they must be thrown down for others, and that means a Democratic primary would be Democratic in name only.

Touching the point as to who shall have the right to participate in the primary, the revised plan of the subcommittee is as follows:

"All white persons qualified to vote at the election for which the primary is held may vote at the primary, provided, however, that no persons shall be permitted to vote unless at the last general election he voted for the presidential electors of the Democratic party, or for the nominee of the House of Representatives of the party, or the nominee for Governor, or the nominee for House of Delegates, provided further, that if he did not vote at such general election, then upon his declaration that he will support at the ensuing election the nominee of this party, he shall be allowed to vote."

In other words, if an individual voted for Taft, Roosevelt, Debs or any candidate other than Woodrow Wilson, he would not have the right to take part in a Democratic primary. If he did not vote at all at the presidential election and agrees to support the nominee of a primary, he can participate in the primary and help in the naming of Democratic candidates.

Each party properly has the right to throw safeguards around its methods of selecting candidates, and these methods would be rendered absurd were the party's councils thrown open to persons of all manner of political persuasion. However, great a hardship primary restrictions may seem in some cases, they are absolutely essential to the welfare and perpetuity of a party's principles and activities.—Roanoke World.

W. C. JONES.

Fork Union.

National State and City Bank Talks

Where Savings Are Safe

Other investments may fluctuate in value, the principal being worth more or less according to market conditions, but a savings account with this strong bank is always worth its full face value plus accrued interest.

We invite deposits of one dollar or more, on which interest is allowed at the rate of 3 per cent per annum.

1111 East Main Street

Richmond, Virginia